

IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

JOSHUA S. GREAVES

Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant

vs.

No Respondents.

Case No.:21-20621

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

August 24, 2022

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 03/19/2021 and confirmed on 8/16/21 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		74,617.36
Less Refunds to Debtor	18,024.28	
TOTAL AMOUNT OF PLAN FUND		56,593.08

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	4,500.00	
Trustee Fee	310.77	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		4,810.77

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	M & T BANK	1,404.27	1,404.27	0.00	1,404.27
	Acct: 7187				
	PHFA(*)	4,346.99	4,346.99	0.00	4,346.99
	Acct: 7928				
	M & T BANK	0.00	0.00	0.00	0.00
	Acct: 7187				
	PHFA(*)	0.00	0.00	0.00	0.00
	Acct: 7928				
	PITTSBURGH WATER & SEWER AUTHORI	0.00	0.00	0.00	0.00
	Acct: G102				
	PITTSBURGH WATER & SEWER AUTHORI	0.00	0.00	0.00	0.00
	Acct: G102				
	CAPITAL ONE AUTO FINANCE - DIV CAPIT	7,300.00	7,300.00	385.62	7,685.62
	Acct: 7651				
	PHFA(*)	0.00	0.00	0.00	0.00
	Acct: 4299				
					13,436.88

Priority					
	CHRISTIAN M RIEGER ESQ**	0.00	0.00	0.00	0.00
	Acct:				
	JOSHUA S. GREAVES	15,000.00	15,000.00	0.00	0.00
	Acct:				
	JOSHUA S. GREAVES	3,024.28	3,024.28	0.00	0.00
	Acct:				
	CHRISTIAN M RIEGER ESQ**	4,500.00	4,500.00	0.00	0.00
	Acct:				
	CITY AND SCHOOL DISTRICT OF PITTSBL	982.30	982.30	0.00	982.30
	Acct: 0854				
	RONDA J WINNECOUR PA ID #30399**	939.01	939.01	0.00	939.01
	Acct: \$/OE				
					1,921.31

Unsecured					
	PORTFOLIO RECOVERY ASSOCIATES, LL	4,776.47	4,776.47	0.00	4,776.47

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 1012				
	LVNV FUNDING LLC	4,113.06	4,113.06	0.00	4,113.06
	Acct: 7870				
	CAPITAL ONE BANK USA NA	0.00	0.00	0.00	0.00
	Acct: 6605				
	DUQUESNE LIGHT COMPANY*	703.40	703.40	0.00	703.40
	Acct: 1002				
	M & T BANK	4,129.50	4,129.50	0.00	4,129.50
	Acct: 0211				
	NAVIENT SOLUTIONS LLC O/B/O THE DEF	14,704.03	14,704.03	0.00	14,704.03
	Acct: 0854				
	PNC BANK NA	1,480.16	1,480.16	0.00	1,480.16
	Acct: 0879				
	PEOPLES NATURAL GAS CO LLC*	2,534.24	2,534.24	0.00	2,534.24
	Acct: 6421				
	CAPITAL ONE AUTO FINANCE - DIV CAPIT	3,764.05	3,764.05	0.00	3,764.05
	Acct: 7651				
	M & T BANK	1.00	1.00	0.00	1.00
	Acct: 7187				
	PORTFOLIO RECOVERY ASSOCIATES, LL	218.21	218.21	0.00	218.21
	Acct: 7294				
	PURCELL KRUG & HALLER	0.00	0.00	0.00	0.00
	Acct:				
	AIS PORTFOLIO SERVICES (AMERICAN IN	0.00	0.00	0.00	0.00
	Acct:				
	GRB LAW**	0.00	0.00	0.00	0.00
	Acct:				
	BERNSTEIN BURKLEY PC	0.00	0.00	0.00	0.00
	Acct:				
	LAURENCE A MESTER ESQ	0.00	0.00	0.00	0.00
	Acct:				
	LEON P HALLER ESQ	0.00	0.00	0.00	0.00
	Acct:				
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00
	Acct:				
	PRAAG FUNDING LLC	0.00	0.00	0.00	0.00
	Acct:				
					36,424.12

TOTAL PAID TO CREDITORS

51,782.31

TOTAL CLAIMED

PRIORITY 1,921.31

SECURED 13,051.26

UNSECURED 36,424.12

Date: 08/24/2022

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteedpa.com

IN RE:

JOSHUA S. GREAVES

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:21-20621

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

\_\_\_\_\_  
U.S. BANKRUPTCY JUDGE

In re:  
Joshua S. Greaves  
Debtor

Case No. 21-20621-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Aug 25, 2022

User: auto  
Form ID: pdf900

Page 1 of 3  
Total Noticed: 29

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 27, 2022:

Recip ID	Recipient Name and Address
db	#+ Joshua S. Greaves, 921 Fordham Avenue, Pittsburgh, PA 15226-2123
r	+ Michelle Williams, Keller Williams Realty, 1500 Oxford Drive, Bethel Park, PA 15102-1786
cr	+ Pennsylvania Housing Finance, 211 North Front Street, PO Box 15206, Harrisburg, PA 17105-5206
15352223	+ Leon P. Haller, Esq., 1719 North Front Street, Harrisburg, PA 17102-2305

TOTAL: 4

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Aug 25 2022 23:43:51	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/Text: ebnjts@grblaw.com	Aug 25 2022 23:38:00	City and School District of Pittsburgh, Goehring, Rutter, and Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219, UNITED STATES 15219-6101
cr	+ Email/Text: ebnpeoples@grblaw.com	Aug 25 2022 23:38:00	Peoples Natural Gas Company LLC, GRB Law, Frick Building, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101
cr	+ Email/Text: ebnpwsa@grblaw.com	Aug 25 2022 23:38:00	Pittsburgh Water & Sewer Authority, Goehring, Rutter, and Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219, UNITED STATES 15219-6101
15352219	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 25 2022 23:54:09	Best Buy, P.O. Box 6497, Sioux Falls, SD 57117-6497
15352220	+ Email/PDF: acg.coaf.ebn@aisinfo.com	Aug 25 2022 23:43:53	Capital One Auto Finance, P.O. Box 259407, Plano, TX 75025-9407
15361627	+ Email/PDF: acg.acg.ebn@aisinfo.com	Aug 25 2022 23:43:51	Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
15352221	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Aug 25 2022 23:43:18	Capital One Bank, P.O. Box 30281, Salt Lake City, UT 84130-0281
15378371	+ Email/Text: ebnjts@grblaw.com	Aug 25 2022 23:38:00	City of Pittsburgh and City of Pittsburgh SD, GRB Law, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh PA 15219-6101
15352222	+ Email/Text: kbarkley@bernsteinlaw.com	Aug 25 2022 23:39:00	Duquesne Light, 411 Seventh Avenue MD 6-1, Pittsburgh, PA 15219-1942
15378531	+ Email/Text: kbarkley@bernsteinlaw.com	Aug 25 2022 23:39:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15377103	Email/PDF: resurgentbknofications@resurgent.com		

District/off: 0315-2

User: auto

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Date Rcvd: Aug 25, 2022

Form ID: pdf900

Total Noticed: 29

		Aug 25 2022 23:43:33	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15352224	Email/Text: camanagement@mtb.com		
		Aug 25 2022 23:38:00	M&T Bank, Attn: Bankruptcy, P.O. Box 1288, Buffalo, NY 14240-1288
15359297	+ Email/Text: camanagement@mtb.com		
		Aug 25 2022 23:38:00	M&T BANK, PO BOX 1508, BUFFALO, NY 14240-1508
15352225	+ Email/PDF: pa_dc_claims@navient.com		
		Aug 25 2022 23:43:52	Navient, P.O. Box 9655, Wilkes Barre, PA 18773-9655
15360082	Email/PDF: pa_dc_ed@navient.com		
		Aug 25 2022 23:43:41	Navient Solutions, LLC. on behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
15352228	Email/Text: Bankruptcy.Notices@pnc.com		
		Aug 25 2022 23:38:00	PNC Bank, P.O. Box 3180, Pittsburgh, PA 15222
15372595	Email/Text: Bankruptcy.Notices@pnc.com		
		Aug 25 2022 23:38:00	PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101
15352229	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com		
		Aug 25 2022 23:43:43	Portfolio Recovery, 120 Corporate Boulevard, Norfolk, VA 23502
15378437	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com		
		Aug 25 2022 23:43:33	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15352226	+ Email/Text: blegal@phfa.org		
		Aug 25 2022 23:39:00	Pennsylvania Housing Finance Agency, 211 N Front Street, Harrisburg, PA 17101-1406
15368898	+ Email/Text: blegal@phfa.org		
		Aug 25 2022 23:39:00	Pennsylvania Housing Finance Agency, 211 North Front Street, Harrisburg, PA 17101-1406
15354790	+ Email/Text: ebnpeoples@grblaw.com		
		Aug 25 2022 23:38:00	Peoples Natural Gas Company LLC, c/o GRB Law, Frick Bldg., 437 Grant St., 14th Fl., Pittsburgh, PA 15219-6101
15352227	+ Email/Text: ebnpwsa@grblaw.com		
		Aug 25 2022 23:38:00	Pittsburgh Water & Sewer Authority, c/o GRB Law, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101
15385303	+ Email/Text: ebnpwsa@grblaw.com		
		Aug 25 2022 23:38:00	Pittsburgh Water and Sewer Authority, GRB Law, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh PA 15219-6101

TOTAL: 25

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	*+	M&T Bank, PO Box 1508, Buffalo, NY 14240-1508
cr	*+	Pennsylvania Housing Finance Agency, 211 North Front Street, Harrisburg, PA 17101-1406

TOTAL: 0 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

District/off: 0315-2

User: auto

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Date Rcvd: Aug 25, 2022

Form ID: pdf900

Total Noticed: 29

Date: Aug 27, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 24, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor M&T Bank bnicholas@kmlawgroup.com
Christian M Rieger	on behalf of Debtor Joshua S. Greaves crierlaw@gmail.com
Jeffrey R. Hunt	on behalf of Creditor Pittsburgh Water & Sewer Authority jhunt@grblaw.com
Jeffrey R. Hunt	on behalf of Creditor City and School District of Pittsburgh jhunt@grblaw.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
Laurence A. Mester	on behalf of Creditor Capital One Auto Finance a division of Capital One, N.A. lmester@mesterschwartz.com, jschwartz@mesterschwartz.com
Leon P. Haller	on behalf of Creditor Pennsylvania Housing Finance Agency lhaller@pkh.com dmaurer@pkh.com;lrynard@pkh.com;mgutshall@pkh.com
Leon P. Haller	on behalf of Creditor Pennsylvania Housing Finance lhaller@pkh.com dmaurer@pkh.com;lrynard@pkh.com;mgutshall@pkh.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com Equitablebankruptcy@peoples-gas.com

TOTAL: 11